

Exhibit B - 11

October 10, 2019

Equifax Data Breach Class Action Settlement Administrator
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418

In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

Ladies and Gentlemen:

I object to the proposed settlement in this matter. I have confirmed that I am a member of the settlement class by completing the test for same (i.e., entering last name and last 6 digits of my Social Security number) on the settlement website.

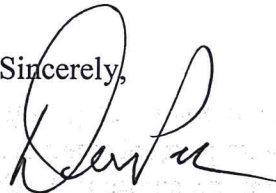
I object to the proposed settlement because it provides woefully insufficient compensation to class members who have been impacted by this very serious data breach. While the offer of credit monitoring services might be suitable for some class members, it does not work for all. For me – and I would venture to say for thousands of other class members – the offer of free credit monitoring services is simply offering something we already have and therefore don't need. Since so many class members likely fall in this category, it seems virtually assured that the amount of settlement money set aside for cash payments is inadequate. I understand that it may produce a payment per class member of something less than \$.25. Given the serious nature of the Equifax data breach, this is miserably inadequate.

I have heard that documentation of existing credit monitoring services may be required to qualify for the cash payment option. Therefore, I elected to mail in my claim form with the supporting documentation showing that I already have extended, seven-year credit monitoring protection from the three agencies. Postage costs alone for submitting my claim form were \$1.67. It would, of course, be a travesty of justice if the amount I receive from the settlement turns out to be but a fraction of the cost of submitting a claim.

I do not recall having objected to any class action settlements in the past, and I certainly have not objected to any such settlements in the past five years. I do not intend to appear at the Fairness Hearing. My full name and address appear below, following my personal signature.

Thank you for your consideration.

Sincerely,



Deana S. Peck
2422 E. San Juan Ave
Phoenix, AZ 85016

Received
OCT 15 2019
by JNDLA

DEANA S PECK
2422 E SAN JUAN AVE
PHOENIX AZ 85016-2813

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PHOENIX AZ 852

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Equifax Data Breach Class Action Settlement Administration

Attn: Objection

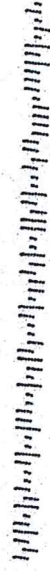
c/o JND Legal Administration

P.O. Box 91318

Seattle, WA 98111-9418

OCT 15 2019

98111-941818



Honorable Thomas W. Thrasher, Jr.

9-26-2019

Chief United States District Judge

2188 Richard B. Russell Federal Building and United States Courthouse

75 Ted Turner Drive, SW

Atlanta, GA 30303-3309

Dear Judge Thrasher, Jr.,

My name is Deanne Broughton and my husband and I are victims of the Equifax breach. Had we known now about the retaliatory practices Equifax was about to do to us after signing up with this settlement, we would not have been part of this settlement.

I am going to request we be removed with the administrators who are managing this settlement. It is backfiring on you whether you realize it or not.

I would like you to know what Equifax has pulled on us and I am sure we are not the only ones they have pulled this on or will pull it on.

We signed up for our settlement claim two weeks ago when it first arrived in the mail and now Equifax will not release our credit scores to our insurance company we have been with for years. Now our insurance rates are going up. This is a fact. See attached email from insurance agent.

Equifax claims the only way they can release our scores to the insurance company now is by me mailing or faxing a copy of my S.S. card and drivers license to them. I went as far as Equifax would allow me to move up the food chain there to remedy this. Got nowhere with them. I think this is more about retribution than security.

Sending these documents in the mail to Equifax sounded risky and pointless really. It could not really do what they said it would do which was to prove I was me. I consulted with my insurance agent and she would never send those documents in the mail or fax. I called and talked with our state Attorney General's office and the person I talked to said he would not do that. I talked with others too and they all wouldn't do that. It could have gone into my insurance agent's office and provided proof that would have been much more effective. But Equifax and Pemco are not interested in really doing this in a safe way. Unbelievable.

I offered so many other alternatives to help them identify me but they refused them all. I have over 35 yrs of credit history.

Two years ago I had set up an account with Equifax with username, password, security question and answer when I bought my bureau and score and they wouldn't bother with verifying any of that or anything on that file I had bought.

Equifax created this deliberate road block and knew that most folks would balk at providing these documents in the mail. Everyone I asked about it thought Equifax's request was not safe and was unreasonable. Seriously would you do it?

In my state of Washington I can't get insurance without a credit score. My agent called all her agents together last night and they brainstormed on trying to identify any companies that would not require a credit score and they could not come up with one company and I do think this is the case for many states if not all.

The problem is we are now stuck with this insurance company due to Equifax. Our rates went up and we can't go shop for anything better now even if one existed because they will all want a credit score Equifax won't release. We are stuck. It goes beyond insurance since anything we need credit for will be affected this same way. It is pure and simple extortion. Pemco is actually the best rates my agent could find so switching will only cost more too.

Pemco benefits from using the excuse of needing a credit score to determine risk and rates and if they can't get the score from Equifax then up the rates go. I would have to say it looks like collusion to create rate hikes or price fixing. Reminds me of when we used to have credit cards and the big banks used credit reports to justify rate increases from 10% to a whopping 29%. If you already have a balance with them and they pull this it can make a HUGE impact on your ability to pay. They set you up to fail this way. They lure you in and then stick it to you like loan sharks.

I do think this retaliatory action our family just experienced by Equifax is based on us becoming part of the settlement. I think this is just the beginning since I have seen this pattern before with these credit bureaus providing ways for their customers to charge more after they have the account open. The time lines align very well with all this. Last year we had an EXCELLENT score of 847 and was told by our insurance agent we are considered the best customers and we are on the top tier with best rates. We qualified for boat insurance no problem July 2019 with another insurance company.

Two weeks ago after signing up for the settlement now Equifax has locked up our scores and will not release them unless we are willing to take more risks. We have dropped down a tier in best rates for now and we can't do a thing about it due to this lack of credit score. This is now costing us more. So what else will cost us more in the future now that Equifax is holding our credit score hostage?

Years ago our credit bureau was a mess from incorrect reporting by the credit bureaus. I am an ex commercial banker from many moons ago and I have a little bit better understanding on how these things work. But it has been a very long time.

I tried for years to get the credit bureaus to stop reporting our mortgage twice in error. I finally gave up. Years ago when I made loans if you had to do a correction for a bureau it was not a big deal and you could easily get it done. Finally a lawsuit forced these companies to actually hire enough staff to fix these reports.

I finally got our reports corrected and made sure our credit was in good shape but it took many years waiting for someone to hold their feet to the fire on doing the right thing. These credit bureaus companies are a nasty bunch.

In my county (Clark) we had the most foreclosures for the state of Washington after the 2008 Wall Street melt down. State regulators were asleep at the wheel on that one. This area was targeted. So many lost their homes. So many were put into loans they should not have been put into. They set them up and took them down. It was extremely predatory. I used to make loans and you are not only looking out for risks to the bank but you are making sure you don't put folks in position they can not handle. You ideally want life long customers and to treat them right. This banking related sector has turned bad now and the credit bureau companies were very instrumental in helping them do that. Equifax and the others have been up to their elbows in helping companies abuse the information. I see them now doing that with insurance. People should be able to have access to basic services without the games from these credit bureau companies. They have shown over and over again they cannot be trusted.

Due to health issues we had some hard times around 2007 just before the Wall Street melt down. We still paid on time. The banks at the time were being really pushy with upping credit card interest rates from about 10% to 29% based on these credit reports.

Our mortgage was being mishandled by Citi Finance and they increased our payments excessively unnecessarily to the point where they were stock piling money in the escrow account for when the loan failed. They squirreled money away this way to pay for taxes and insurance etc when the loan did fail. So our mortgage monthly payment was increased by hundreds of dollars and so were the credit cards even when we paid on time! By upping the payments they were causing loans to fail. It was a perfect storm they created. We were being squeezed by so many sides by these huge banks. The banks used these bureaus as a way to justify the increase much like they are doing for the insurance companies today. They were systematically making things worse to benefit from it. We paid on time until we couldn't from all the increases they imposed.

Our real estate agent who set us up with our mortgage ended up losing his license due to fraud with another couple he committed the same month he did our loan. Too many things were allowed to play out.

We ended up having to file bankruptcy which I never thought would ever happen to us. I tried to figure a way around it but the banks would not work with us at all. I tried but this was a rough bunch of so called bankers.

I sat in the courtroom on Valentine's Day 2007 for our bankruptcy case to be heard and was the only person crying uncontrollably in a packed court room. I could not believe how many people packed into that room for their bankruptcy hearings.

It was so embarrassing. I felt such shame. I think everyone thought I was nuts but I take this stuff seriously. It felt hopeless and no one cared. We were the first ones to feel the fall out from Wall Street's abuses. No one talks about this but it wasn't just the mortgages they were playing games with, other lending services were also being abused.

After that we scraped by and we worked very hard and waited 10 yrs before our credit was back to being top notch. We continued to pay our mortgage on time as we had before. The Washington State Attorney Generals office got involved and made sure our mortgage along with others were being serviced by another bank that was not pulling so many abuses by Citi Finance. It has been smooth sailing having a Tennessee bank service the mortgage.

I don't take my credit lightly at all. It was hard to get, hard to lose and even harder to get back. I thought we had redemption from being so naive.

I know we ended up paying more for insurance for many years due to our bankruptcy because they base insurance rates on credit history now. That was costly. We also had to use not so great insurance companies that would accept us too. So when Equifax wants to threaten our credit like this which will cost us more my hackles go up big time and I take this very seriously. I know what bad actors these entities have been in the past. These big companies don't care who they ruin or how bad it gets either. It is mindless financial terrorism in my mind. They scared us terribly with their blatant abuses. It was so big and wide spread I think the regulators were not equipped to handle it all and many like us just had to deal with it and get on with it. So many lost so much more and it was too big to deal with effectively to actually help folks out.

We couldn't even afford to take advantage of the program for homeowners who were backwards in their mortgages because we were too responsible I learned. I pulled us out of the financial hole to some extent. The ones who chose not to do that were the ones that got the bailout but we could have used it just the same. It was handled so poorly. This should have/could have been set up much better and the banks should have paid the bill.

We also had to wait longer for the bad credit to drop and it took years for the credit reports to get fixed. It has been one thing after another. They are always looking for an angle to abuse. You really have to take what they are doing seriously since they can do great harm.

Since 2007 we have lived without credit cards. No new cars. No big fancy house. No vacations. We live very modestly. We are still trying to fix up this old house which is all we could afford on a teacher's salary. We pay our bills on time and we save money.

It was a long hard struggle for those years but we did it. Of course the banks made sure the laws for bankruptcy took 8 yrs before it would release compared to the old system of 6 yrs. I really think the banks were systematically pushing us all into the corner to fail in more ways than the experts were talking about since they were not in the trenches. The cards were stacked against folks and by the time we figured it out it was too late.

I have no desire to EVER take any kind of credit line or loan out again. We learned the hard way how nasty this sector has gotten. Legal loan sharking. I plan to pay off our mortgage in about two years which is many years earlier. I will never have another mortgage again.

I have managed to keep us safe from this sector so far but we still need car and house insurance. I can't avoid these. They are taking full advantage of this. No way around it if you want to protect your home and family from accidents etc. We are stuck having to deal with these credit bureaus the way things are today. No way to avoid them without causing unnecessary risk to our family. Plus many states like mine require you have insurance on your car so consumers are forced to have to deal with these credit reporting agencies no matter what. There is no way to just avoid them.

I was talking to this roofer and he talked about the Wall Street melt down and he just buys used trucks now. He too was angry about how he struggled when the melt down affected his business. He had new trucks then. He doesn't trust the banks anymore either. I think many folks from all sectors learned the hard way about staying away from the banks as much as possible. So many want to avoid the games of the banks and credit bureaus now, not just me. But everyone still needs to use insurance and no way around it. Credit bureaus are taking full advantage of this.

I feel like consumers are being set up once again by these credit bureaus in collusion now with insurance companies and I would imagine with banks and other entities. It begins all over again with a new twist, a data breach.

When I learned of this settlement I thought this would be help. I thought signing up with having Equifax monitoring our accounts for the next few years was something we should be part of. After watching Equifax refuse to report our scores, I realized they haven't learned a thing from the settlement. **Not A Thing.** I read where in this case they won't admit to wrong doing. Ha! Their hands are so dirty from so many things it is not funny. They have a long history of bad practices and have harmed so many millions already and they need to be reined in and watched closely. Their duty is the stock holders not to consumers/Americans.

It is like they are making a mockery of everything you and the states involved with this settlement accomplished. If you ask me they got a sweetheart deal of just having to clean things up and monitor the mess they created.

They will never actually have to deal with the real actual costs of the harm they have caused to so many. So far our credit hasn't been affected that I know of but if they know I am complaining that may all change. I can only imagine what these poor folks are dealing with who have had their identity stolen and abused. It is a nightmare. You know you can't get a new S.S.# either from what I understand so they will live with this mess for the rest of their lives once their data gets stolen and used.

After experiencing this retaliatory action by Equifax I realized that having them monitor my credit is like asking the fox to watch the hen house. It is easy to get lulled into the idea that now things will be better and they have learned their lesson. I think it is a horrible idea. They can't be trusted. I just assumed they were taking responsibility and appreciated what a good deal they got from you. They don't get it at all. They mock you and me and everyone else they have abused with their practices.

I will never sign up for a class action settlement again since it can backfire like this one did. I am sure you did as much as you could to protect the people. But maybe the next time you do a settlement please see if there is a way to put in place a way to monitor their progress and to hold them accountable. Make sure if they try to pull retaliatory tactics on participants they get more than a monetary punishment. These guys make a ton of money and they just write it off as part of doing business. But maybe there is a way to keep their feet to the fire by restricting their business practices as a punishment, they may take it more seriously.

You can start by restricting them from providing credit reporting for insurance qualifications and that way citizens can avoid them completely in the future. There are many ways to prove risk. Proof of income/ability to pay, past claims, driving record etc. They don't need to know if you paid your JC Penney account on time!

Right now there is no work around on that one that I or my insurance agent, who is very good, can think of. That will really cut into their profits long term.

They may think twice about pulling stuff if they know they can lose control over a complete revenue stream like the insurance sector.

It just makes you think if this is what they do to good customers (us) . . . can you imagine what they are pulling on ones that are struggling and don't know better?

I can see them pushing this even further and ruining lives by **controlling access to reasonable insurance**. They already did this with so many lending services and they know it works.

I read that executives at Equifax have left with golden parachutes and I thought they may have weeded out the bad players this way but from what I have just experienced it is business as usual with the games.

Also the insurance commissioners in many states allow credit scores for risk determination for insurance companies. It may be in all states by now, I have no idea. The states heard the back lash from consumers but still allowed it. My insurance agent can attest to that! I can see why they initially saw how it might help them and allowed it but the abuses to consumers have out weighed the benefits to these insurance companies. I don't see our state insurance commissioner doing anything other than rubber stamping what the insurance industry wants. He is elected and well he cries about how he doesn't like the scoring to consumers but he does **NOTHING** about for many years. I am sure insurance companies contribute to his campaign. Plus there was a scandal a few years back where he was pressuring one of his judges to side with the insurance company. The case had to do with a children's hospital and insurance. Most folks don't pay attention to all the details. The state settled and had to pay out over 400K to the judge. I know of this judge and I believe her.

What really surprises me if they are allowed to pull this same crap on consumers with insurance, like they have with so many sectors, that folks will not be able to afford insurance. Consumers will not invest in better stuff since they will have to replace whatever out of their own pocket. They will go without. They will stop or curb buying anything of real value. They may go bankrupt too without insurance coverage to cover losses!

If I was a big manufacturer or seller of services in a state I would be pissed that the insurance companies are affecting the economy this way. Since when are the big insurance companies the big gorilla in the room that everyone needs to bow down to? Just like Wall Street brought our nation to it's knees and ruined the economy and so many lives so can these insurance companies with the help of these credit reporting agencies much like they did for the banking industry in 2008. I am not the Little Red Hen here either. I see a pattern here and you should as well. Do we need to see more seniors working at Walmart who lost their retirement accounts because no one saw the long game with these crooks?

When I was working in the banking industry I took a break and I stayed home with my kids and came back 13 yrs later. What I found is the financial industry had turned into a Blade Runner movie. It was a new dark side I had not experienced before. Most of the people I knew had left the sector too. All the state banks were cannibalized by the biggest national banks. Bank of America was making loans by computers and algorithms set up by these credit reporting agencies. It was all now done by computers. Loan officers were replaced by computers. But the devil was in the details. I was seeing tons of really bad loans this way. I was told not to order copies of the files since they were now all digital and out of sight. I did anyways since I wanted to know why there were so many bad loans. You see this was a decade before the Wall Street crash. This mindset was going on long before 2008 and no one was sounding the alarms. They did this stuff for installment loans many years before they ruined the mortgage sector. It was caused by these automated credit bureaus approvals for loans that should never have been made. Bank of America used these credit bureaus this way. I tried to make heads and tails of the credit bureau scoring system but it I couldn't figure it out. I just wonder if these algorithms were tailored maid for particular financial outfits to get them the numbers they needed. No one could explain the score. It felt shady. This set consumers up in a big way. Why would they do it? Because the banks need to improve the numbers and they were scraping the bottom of the barrel for new loan customers.

They had to get the numbers up and they didn't care who they hurt the process. I recall talking to one of the V.P. experts at the time and he said yeah I was concerned too about this new way of making loans but the numbers prove it works (only for Bank of America). I then in disgust went to work for a credit union instead and well no one was watching those guys either! Not that banking is perfect, but deregulation was instrumental in the downfall in my opinion.

The credit union I worked at was creating the worst loans possible with the help of using automated credit bureau services to approve the loans. I recall my boss and I saying this is unsustainable and we were both worried they would need a scape goat eventually for the mess. He quit and I did the next day hoping naively the board of directors might realize something was amiss. They were all hand picked and clueless. These credit bureau companies have abused the banking consumers for decades now. I can explain more if you like. Consumers need to have real options to avoid these abuses of these credit bureau companies.

I tell my daughters that if I were their age and having to buy a home today I would try to work out a contract collections with decent people (retirees) rather than dealing with the banking systems we have now. Of course they don't listen and they think it will be different for them.

Everyone in the banking industry and watchdogs acted like no one suspected there was a problem with the rating systems before hand. That is just B.S. since there were many red flags many years earlier. I think everyone was shocked in 2008 when things came crashing down based on how hard it hit and how bad it was. I think they thought that banking sector was not a big enough threat. But if you were a banker with a pulse you knew things were headed for a big fall. You didn't even have to know about all the hidden deals and wasn't AIG an insurance company at the heart of it all along with false credit ratings? So I am not surprised in the least that now my insurance is being bumped up because of the way Equifax is operating now. They use the excuse about the breach and this will only be the beginning. If they can pull it on us no one is safe. The fact is no one took the banks to task and these slimy bankers drove the bus off the road in 2008.

The **common denominator is the credit reporting agencies** and if you can reign them in then it could protect so many sectors in my opinion.

So when I see Equifax messing with the insurance companies this is not a good sign folks. They are like a water leak that will travel to where ever there is the least resistance. Doesn't take that much to take things down either.

I took earlier retirement with S.S. this year since I have no desire to ever engage with this sector again and to bring in some extra money, not much. I don't care what others think anymore and I am fed up watching these guys ruin more lives. I was told today that Pemco can't cancel my insurance or don't want to at this point, just charge me more now that they can't get a credit score. I can afford it at least for now. Ironically Pemco was an insurance company set up by teachers to help other teachers out long ago. I think Pemco maybe 100 yrs old or very old at least in this state. Since then they have opened their charter and they lost their vision with it all like so many credit unions etc and look at what they are doing to my teacher husband now, upping his rates unnecessarily and there is no way to talk to anyone at their headquarters.

BTW I just had surgery this week and I am dealing with recovery. I get this is not the best presentation but one that I needed to get out to you now. I tired to be more succinct but I wanted to support my opinions.

But there is a work around. I think going further up stream by limiting the credit bureaus would work better and instantly throughout the nation. I know, pie in the sky stuff.

You may not be able to help or do anything but I thought you should know about the aftermath of this settlement and to look for more creative ways to make these greedy companies rethink any ideas of retribution or more abuses that will actually have a long term real impact for all consumers.

Thank you for your time,

Sincerely,

Deanne Broughton
Settlement Claim Form #DANYL-6HXG2
360-852-0949
trillium@mailfence.com

Copies to:

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Chicago, IL 60602

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Doffermyre Shields Canfield & Knowles, LLC
1355 Peachtree Street, N.E. Suite 1725
Atlanta, GA 30309

↩ Reply ↩ Reply to all ➡ Forward 🗑 Delete ↗ Move ...

Pemco

Sep 23, 2019 9:43 AM

Rachel Combs <Rachel.Combs@iQcu.com>

To: trillium@mailfence.com <trillium@mailfence.com>

Hi Deanne,

We were notified today of the increase to your homeowners policy. We looked into it and the rate went up so much as your insurance credit score was returned as a NO SCORE/NO HIT Do you have your credit frozen to prevent fraud? This is most definitely impacting your premium. Your prior score was 847 which is Stellar and getting you the best rating tier.

Once we can get a corrected score your premium will be adjusted accordingly.

The Umbrella policy is \$244 for \$1,000,000 excess liability coverage over your Home, Auto and Boat.

Boat policy is \$177 per year

Your auto premium last year went down by \$29.01. We do not know what your renewal with Pemco will change to yet. If we don't get the score issue corrected you could see an increase there as well. We will try to prevent that from happening.

Call me at your convenience to discuss or let me know when your credit freeze has been lifted and I can run the scores again.

Thank you,

Rachel Combs

Senior Insurance Sales Agent | Battle Ground Branch

[360.418.4431](tel:360.418.4431) direct | [360.910.2681](tel:360.910.2681) cell | [360.567.0404](tel:360.567.0404) fax

Rachel.Combs@iQcu.com



LEAVITT DRUGS, INC.

14311 NE 192nd Ave

Brush Prairie, WA 98606

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Dicello Levitt Gutzler LLC

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Chicago, IL 60602

Dean Wimmer
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Telford, PA 18969

September 17, 2019

Equifax Data Breach Class Action Settlement Administrator
Attn: Objection
c/o JND Legal Administration
PO Box 91318
Seattle WA 98111-9418

Received
SEP 30 2019
by JNDLA

Re: Equifax Inc. Customer Data Security Breach Litigation
Case No. 1:17-md-2800-TWT

To Whom It May Concern,

I am writing to object to the proposed settlement in the above referenced case. As a member of the settlement class, as verified through resources provided by Equifax, I feel the proposed settlement is wholly inadequate for the damages which have resulted, and which may yet result, from this breach of trust. The failure of Equifax to maintain systems and processes to secure and protect the private and personal information of millions of Americans including myself, the one job that was their sole responsibility, shows a careless disregard for the intelligence they possess.

The proposed cash settlement of "up to \$125" is inadequate and misleading. Published reports state that Equifax has earmarked only \$31 million for these claims. If all persons (147,000,000) file a claim, the result would give each person only \$.21 (twenty-one cents). The stated amount of "up to \$125" is insufficient for the value of my data. A potential (and more likely) payment of less than one dollar is insulting.

On this basis alone, I am compelled to object. Note that I have never objected to a class action settlement to which I have been a member.

Sincerely,

A handwritten signature in black ink, appearing to be "Dean Wimmer", written over a horizontal line.

Dean Wimmer



Equifax Data Breach Class Action
Settlement Administrator

Attn: Objection

c/o JND Legal Administration

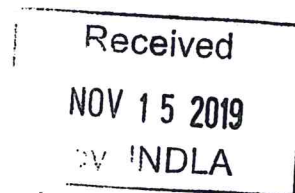
PO Box 91318

Seattle WA 98111-9418

SEP 30 2019

November 12, 2019

Equifax Data Breach Class Action Settlement Administrator
Attn: Objection/Enforcement
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418



To: United States District Court for the Northern District of Georgia

Re: Equifax Data Breach Lawsuit:

Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

Dear Court,

There is a case before this Court to approve a settlement compensating individual customers for claims regarding an Equifax privacy breach. As one of the victims of this breach, I am writing to the court **requesting the court to provide adequate compensation** for the victims. I am one of the 147 million who had personal information exposed, a significant privacy violation. The current settlement appears to inadequately compensate me for this vulnerable exposure, and the work that I have had to do to correct this risk. I ask you to ensure that Equifax provide adequate restitution to me and the other individuals affected. This CANNOT be a check for pennies. I was **initially promised compensation of \$125**, or credit monitoring for 10 years. It appears that Equifax is manipulating the settlement to significantly reduce cash payments, perhaps to a point of cents.

I am also a member of Class Action Case No. 3:16-cv-05479-JST

United States District Court Northern District of California

I do not intend to appear at the Fairness Hearing.

Equifax needs to be held accountable to the settlement it agreed to with the Federal Trade Commission. I entrusted Equifax with my personal information. Equifax violated this trust and the court needs to hold the company accountable by adequately compensating the victims.

Sincerely,

A handwritten signature in cursive script, appearing to read "Deborah Boehm".

Deborah Boehm
615 East 68th Street
Richfield, MN 55323

Cc: Keith Ellison, Attorney General, State of Minnesota



Deborah Boehm
615 E 68th St
Minneapolis, MN 55423

NOV 15 2019

98111-9418



Equifax Data Breach class Action
Administrative
Att: Optima Enforcement
c/o INV Legal Administration
PO Box 98118
Seattle, WA 98111-9418

MINNEAPOLIS MN 554

12 NOV 2019 PM 4:1



Rev. Deborah E. Lewis
1767 Honeysuckle Lane
Charlottesville, VA 22902

27 September 2019

Equifax Data Breach Class Action Settlement Administrator
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418



To Whom It May Concern:

I am a Settlement Class Member of *Equifax Inc. Customer Data Security Breach Litigation*, Case No. 1:17-md-2800-TWT (verified at the breach website, claim # PRYXHGB2T7). I have never written to complain or object to a class action but because of the egregious nature of the data breach, Equifax's handling of it, and the inadequate settlement, I am compelled to do so. I will not be at the scheduled Fairness Hearing so I am sending my objection to be considered then.

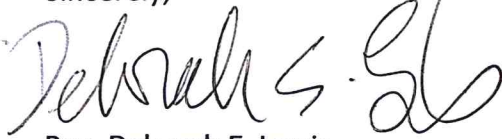
I feel deceived by the terms of this settlement. Equifax exposed personal financial information over a period of 76 days and then waited more than a month to even report the security breach. Though the government sued this negligent company, it settled with them and very proudly and publicly proclaimed the largest data breach settlement ever. When it became obvious that this was all arranged without ensuring that adequate money had been set aside to make good on this settlement for each and every one of the 147 million people whose information was stolen on Equifax's watch, the government then tried to walk-back the proud public proclamations. Once "too many" of us applied for the cash settlement, the settlement team then emailed for us to amend or verify our claims, another hoop for victims like me to jump through in order to get what we had been promised—a paltry \$125 each.

Even if all 147 million victims were to receive our \$125 settlement due, it would not be enough for what's been compromised and stolen from us. The fact that—even as the settlement was made and widely publicized—this amount of money was never going to be paid out to us, that if we all filed we'd each receive a mere \$.21, is unacceptable and misleading.

Protecting my privacy matters to me and it is worth something—a lot more than free credit monitoring for 10 years (for a *lifetime* of compromised and threatened security) or \$125 (or far less, as it turns out).

We have been deceived and I am enraged. I never opted in or chose to hand over all of my personal financial information to Equifax, yet I am stuck with them. And now it seems I am stuck with a settlement deal that continues to benefit this huge corporation with all the power, all the money, and no real penalty for them—or justice for the rest of us.

Sincerely,

A handwritten signature in black ink, appearing to read "Deborah E. Lewis". The signature is fluid and cursive, with a long, sweeping line extending from the end of the name.

Rev. Deborah E. Lewis

Lewis
1767 Honeysuckle Lane
Charlottesville, VA 22902

RICHMOND VA 230
27 SEP 2019 PM 7 L



Equifax Data Breach Class Action Settlement Administration
c/o JND Legal Administration
PO Box 91318
Seattle, WA 98111-9418

SEP 30 2019

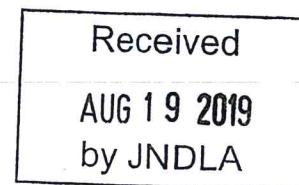
ATTN: Objection

98111-941818



August 9, 2019

Equifax Data Breach Class Action Settlement Administrator
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418



In re: Equifax Inc. Customer Data Security Breach Litigation,
Case No. 1:17-md-2800-TWT

To Settlement Administrator:

This letter is to inform the Court that I object to the proposed settlement in the above-captioned case.

The undersigned is a member of the settlement class, having confirmed on multiple occasions at the settlement website (<https://eligibility.equifaxbreachsettlement.com/en/eligibility>) that my personal data was breached.

The settlement is neither fair, reasonable, nor adequate because I and every member of the settlement class will, for the rest of our lives, have to continually monitor our credit report and score, our tax return status, our credit and debit card usage, and all other avenues in which criminals might access our credit and identity.

At the very least, we should be entitled to free full credit monitoring at all three major credit bureaus, including a guarantee to fix any issues or problems that arise if our identity is stolen, and insurance to back up that guarantee, all for the duration of our lifetimes.

Additionally, it is my considered opinion, due to the extreme nature of this data breach, that all attorney fees should be paid by Equifax directly, so that the consumer restitution fund is not overburdened by the enormous amount of those fees. This is necessary in order to send a very strong message to Equifax and any other company that might, now or in the future, fail to do an adequate job of protecting consumer data.

I affirm that I have objected to no other class action settlements within the last five years.

I do not intend to appear at the Fairness Hearing.

Sincerely,

A handwritten signature in cursive script that reads "D. Patton".

Deborah K. Patton

Mailing address:

PO Box 3444
LaVale, MD 21504

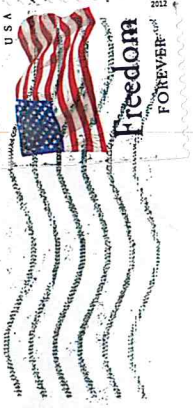
605 N. 3rd Street
LaVale, MD 21502

Cell: 240-362-8668

P.O. Box 3444
LaVale, MD 21504

RICHMOND WA 230

14 AUG 2019 PM 5 L



Equifax Data Breach Class Action
Settlement Administrator
c/o JND Legal Administration
Attn: Objection
PO Box 91318
Seattle, WA 98111-9418

98111-941818



September 22nd, 2019

Honorable Court

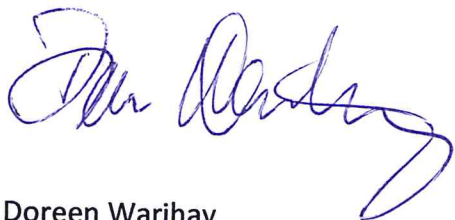
re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

I am writing in reference to the Equifax Data Breach Lawsuit. I have no lawyer. I have never objected to any class action lawsuits in the past. I am not planning on appearing at the Fairness Hearing. Here are a few items that I find extremely unfair with this litigation:

1. My personal information was compromised by Equifax. I am the victim.
2. I have many years to worry about whether or not my accounts and identity will be compromised. This length of time is indefinite.
3. While the courts approved a "settlement", they did not consider the number of people affected. Offering \$125 and then saying there is insufficient funds to pay every plaintiff \$125 is absurd. Why wasn't enough money put aside to pay the claimants when Equifax was found at fault.
4. And now, the number of hoops we have been asked to jump through in order to obtain our settlement is ridiculous. First, we had to prove we were impacted by the breach and Equifax knows who we are and now we must re-verify our original claim. Why ask us which credit monitoring service we had at the time of the breach when Equifax already knows this information? These additional steps are just an attempt to get us to not comply and therefore remove us from the compensation or services the court has already said we deserve.

Thank you for your time reading this notice. I welcome any opportunities to discuss my objections and you'll find my contact information below.

Sincerely,



Doreen Warihay

211 SE 37th Lane

Cape Coral, FL 33904

Mp135obx@yahoo.com

252-216-6031

Received SEP 26 2019 by JNDLA



Ms. Doreen Warhay
211 37th Ln.
Cape Coral, FL 33904

FT MYERS FL 339
SEP 2 6 2019



EQUIFAX DATA BREACH
CLASS ACTION SETTLEMENT ADMINISTRATOR
ATTN: OBJECTION
c/o JND LEGAL ADMINISTRATION
P.O. BOX 91318
SEATTLE, WA 98111-9418

SEP 2 6 2019

98111-9418

98111-9418



September 20, 2019

Equifax Data Breach Class Action Settlement Administrator

ATTN: OBJECTION

c/o JND Legal Administration

P O BOX 91318

Seattle, WA 98111-9418

RE: Equifax Data Breach Lawsuit Claim Number: P4W8C-JBHKM Dorothy A McCall

Dear Sir/Madam:

I logged onto the **EquifaxBreachSettlement** website and clicked on the green box to **Find Out If Your Information Was Impacted**. To my dismay, I learned that my data was in fact compromised. I then submitted a class action claim.

Today I am registering my complaint about the settlement offer of free credit monitoring or \$125 cash. Equifax was alerted to its security vulnerability by the FTC and failed to act. They were careless with my data. This massive data breach is shocking and the settlement is woefully inadequate. The offer of credit monitoring from the very firm that failed to keep my Social Security number and other such data safe is a joke. Who would want credit monitoring from the very firm that compromised our data? The offer of \$125 (or less depending on the number of filers) is woefully inadequate to cover potential problems of protecting my identity and monitoring my credit now and into the future. I already spend a significant chunk of time monitoring my credit and will now spend even more.

Equifax makes money by collecting and selling my data. I never authorized this activity. I am very upset that my privacy has been violated and that I am exposed to potential fraud and/or criminal activity now and into the future due to Equifax's careless handling of my financial data. This data breach is particularly troubling because Equifax is a credit monitoring company and should have been able to safeguard this information. In conclusion, **I object to this settlement**. I have never filed a class action complaint until now. I do not plan to appear at a Fairness Hearing.

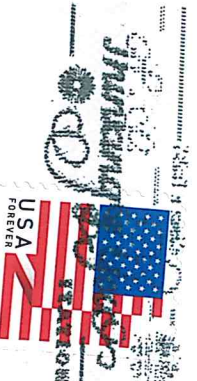
A handwritten signature in blue ink, reading "Dorothy A McCall".

Dorothy A McCall, 510 Wellington Pl, Charlottesville, VA 22903

Madison & Dunaway Inc.
510 Wellington Pl
Charlottesville, VA 22903

RICHMOND, VA 230

21 SEP 2019 PM 3 L



Equifax Data Breach Class Action Settlement Administrator

ATTN: OBJECTION

SEP 24 2019

c/o JND Legal Administration

P O BOX 91318

Seattle, WA 98111-9418

98111-9418



Douglas Chabot

317 West Lamme Street

Bozeman, MT 59715

406-581-1110/dchabot@neomailbox.net

In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

Claim #: PR65Z7HLXC

23 September 2019



Dear Honorable Thomas W. Thrash Jr.,

The Equifax Data Breach Lawsuit settlement should be denied. This letter outlines my objection of the proposed action. Equifax gathered my data without my permission and then failed to secure it. I am part of the class action and have opted for the cash settlement. My grievances and reason for objection are as follows, listed in chronological order since they keep accruing.

1. When the story of the breach came out in the news I went online and found my name on the list of those effected. I was very upset with the data breach. Equifax's responsibility to keep my private data secure is paramount to their business model and they failed spectacularly.
2. I was forced to search for my name on a list instead of Equifax notifying me directly that my data was indeed compromised.
3. The settlement that the US government negotiated of \$125 seemed low for their egregious behavior, but I accepted it as a settlement.
4. It became clear in the media and also through Equifax emails that the \$125 was grossly overstated. It seems as though simple math was not applied: # of those effected x \$125.
5. The fact that Equifax may not have this money is of no concern to me. They are a business in a capitalist system. If they go out of business because of their bad practices then the marketplace is working properly.
6. I cannot help but determine that a settlement of "substantially less" than \$125 was negotiated as favorable for the company versus a safety net for the consumer. The settlement seems designed to keep them afloat versus failing. This is not in the public interest.
7. The option of Equifax offering 4 years of free credit monitoring from themselves seems ludicrous. They already proved themselves incompetent. They should pay for us to get credit monitoring with a service we choose.
8. After making my initial selection to get a cash settlement I received a suspicious looking email on 8 September 2019 informing me I needed to "verify my claim" that I had credit monitoring, which I did. But this extra hurdle from a spam-looking email is hardly reassuring that the

government or Equifax has my best interest in mind. And it clearly was a blatant hurdle to limit the number of people who will claim a cash payout.

9. As a verified data breach victim, I should be able to freely choose either credit monitoring or cash without being asked to provide anything more.
10. Reading the settlement emails and going to the website to enter my current credit monitoring details convinced me that they are preying on folks with low computer literacy. The push to choose credit monitoring over cash was not subtle. The elderly, the uneducated, the disabled or anyone else not fluent at navigating the email sign in and website options is at a significant disadvantage for getting a settlement.

For the record, I have never objected to a class action settlement in the last 5 years. I also will not attend the Fairness Hearing.

Please consider my letter to deny the Equifax Data Breach Lawsuit settlement. Consumer protection should be paramount. Restitution should be equitable and protecting Equifax's business should not be given weight. They created the problem, not the public. Capitalism is ruthless and bankruptcy should be a viable option. Equifax failed the American public WHO NEVER SIGNED UP FOR THEIR SERVICE TO BEGIN WITH!

Thank you for the opportunity to comment.



Douglas Chabot



BILLINGS MT 591

25 SEP 2019 PM 11

EquiFAX DATA Breach Class Action Settlement Admin

ATTN: OBJECTION

c/o JND Legal Administration

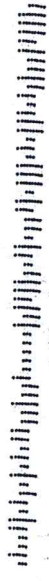
P.O. Box 91318

Seattle, WA

98111 - 9418

SEP 30 2019

9811139418



Douglas Chabot
317 W. Lanine St.
Bozeman, MT 59715

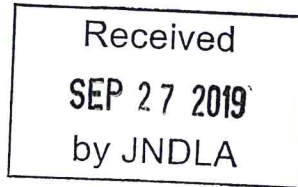
To the Honorable Judge, Presiding over Equifax Inc. Customer Data Security Breach Litigation
Case No. 1:17-md-2800-TWT

My name is :

Drew Lindgren

My current address is :

431 Broadway
Unit 200
Tacoma, WA 98402



In the last 5 years I have not objected to any class action settlements.
I used my credit monitoring services as well as Credit Karma to determine that I ma indeed one of the impacted parties of the Equifax Data Breach.

I feel that Equifax's behavior and handling of this settlement is grossly unfair to the impacted parties. On a one on one level in society we demand that others are held accountable for the actions or inactions, and we expect that a person or person's will largely understand the consequences of their actions.

Equifax had multiple opportunities to take corrective action and negate an issue that could've prevented impact the lives of millions of Americans.

They chose not to do so.

Unlike other companies there is no option for a citizen of this nation to opt out of Equifax compiling a file of deeply personal information about us. We all opt in by simply trying to exist. Equifax chose not to handle that information with care and instead lied or attempted to cover up the fact that they had been careless. I have no doubt that many people at Equifax insured that their pockets were lined and that they were safe before this information was released publicly and those of us that are impacted are now meant to pick up the slack.

Personally I would see Equifax as a company broken up and dismantled and their status as one of the three major credit reporters stripped, however I understand a settlement was reached and their slap on the wrist was given.

So to now see that Equifax is dragging their feet and attempting to make it as difficult as possible for citizens to be compensated is truly heinous and atrocious behavior on the part of Equifax. They have no idea how many years from now people could still be impacted by their negligence and they damage they have caused including the loss of faith in an institution that all Americans are essentially obligated to use.

I do reject Equifax's handling of this settlement and I hope that they are really held accountable and steep lessons learned. No company should be allowed to live above and beyond the rules and expectations that citizens have for one another. Bad behavior is simply bad behavior.

Regards,

A handwritten signature in black ink, appearing to read "Drew Lindgren".

Drew Lindgren

Vrew Lindgren
431 Broadway #200
Tacoma, WA 98402

(10)

Equifax Data Breach Class Action
Settlement Administrator
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418

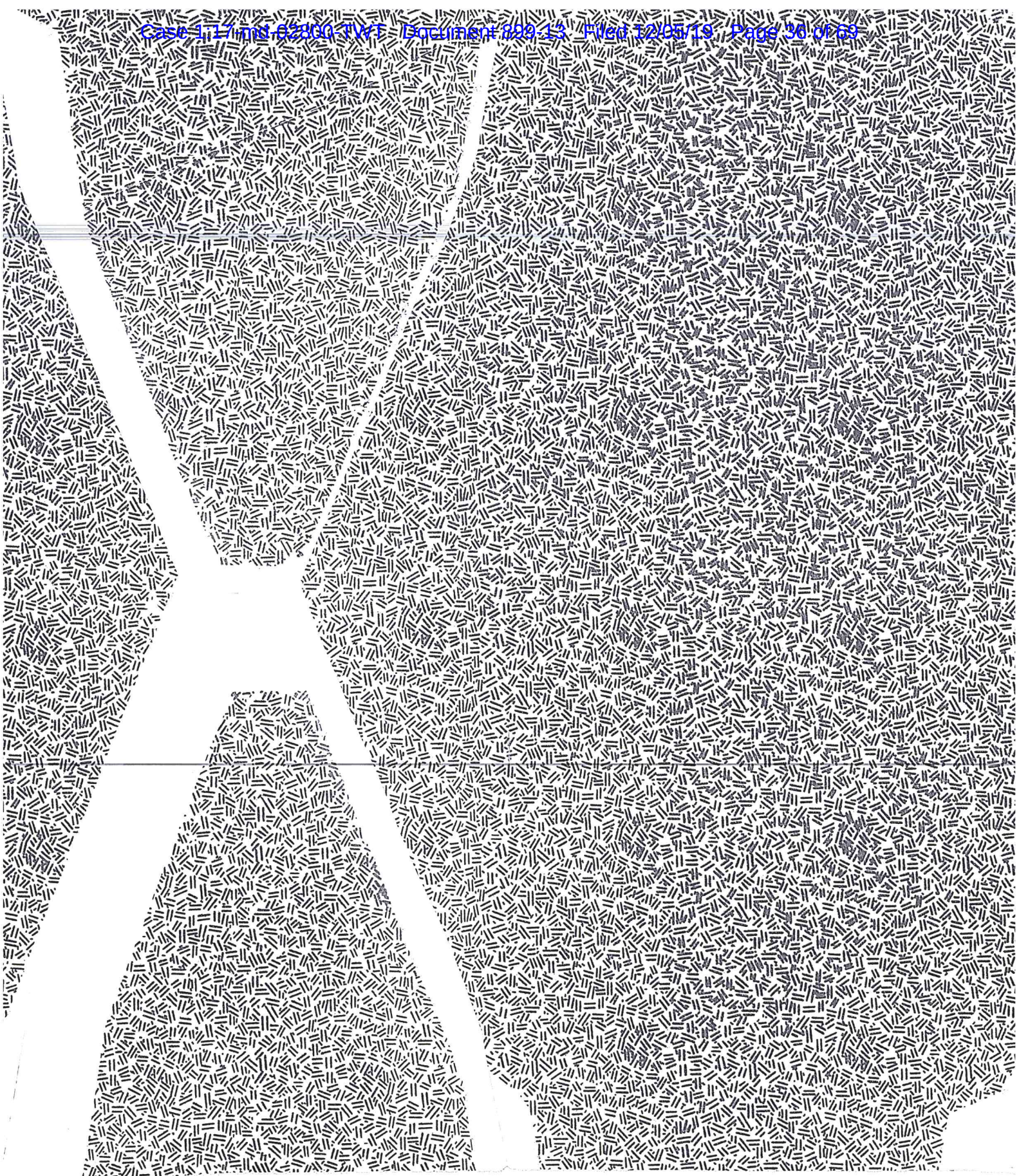
SEP 27 2019

TACOMA WA 98402
01/27/2019
25 SEP 2019 PM 2:11

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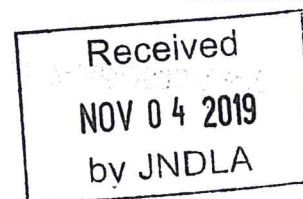
98111-9418



Ex. 100 Ex. 101 Ex. 102 Ex. 103 Ex. 104

October 29, 2019

Equifax Data Breach Class Action Settlement Administrator
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418



In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

I have received notice of and confirmed that my personal information was impacted in the Equifax data breach, and I strongly believe that the proposed Equifax Data Breach Lawsuit settlement is inadequate. Although the \$125 cash payment plus \$25/hour for time spent protecting my personal identity information after the breach seems reasonable, it is not reasonable to cap the total claim expenditures at \$31 million such that if a high percentage of eligible consumers file a claim, each of the eligible 147 million claimants would receive less than \$1.00. This is outrageously inadequate, especially for those like myself who already have a credit monitoring service and find little to no value in receiving such a service based on this settlement.

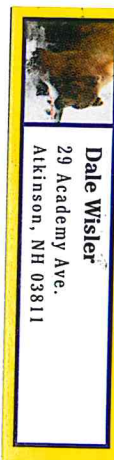
I strongly believe that the \$31 million cap on claims must be dramatically increased, such that each claimant can receive at least \$125 plus time spent.

I have never objected to a class action settlement before, I do not plan to appear at the Fairness Hearing, and I am not represented by a lawyer.

Sincerely,

A handwritten signature in black ink, appearing to read "Dale J. Wisler".

Dale J Wisler
29 Academy Ave
Atkinson, NH 03811

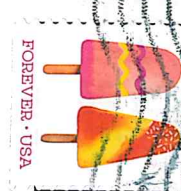


Dale Wisler
29 Academy Ave.
Atkinson, NH 03811



Equifax Data Breach Class Action Settlement Administration
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9138

F08-0478-6 -0110



PLEASE BE SURE THAT THE REMITTANCE ADDRESS APPEARS
IN THE WINDOW ON THE FACE OF THE ENVELOPE.

Unit 9600 Box 105
DPO, AP 96209
781-808-4981
dgedacht@mac.com
(Legal resident of CT, Currently serving in Busan, S. Korea)



Equifax Data Breach Class Action Settlement Administrator
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418

cc: Attorney General for the State of Connecticut
Federal Trade Commission
Consumer Financial Protection Bureau

In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

To Whom It May Concern:


My personal data was compromised due to Equifax' negligence, and I am therefore a member of the settlement class in this case, I am writing to express my opinion that even after admitting to guilt and agreeing to terms, Equifax is getting in this case is patently unfair to me, as well as to the approximate 147 million victims of the company's negligence in protecting personal information. Not only did Equifax fail to protect my private information, they failed to disclose this breach for several months. What makes Equifax particularly culpable is that unless I choose to live completely off the grid and not participate in the modern financial system, *I have no choice but to give them, along with the other two major credit rating bureaus, my private data.* I can choose to shop on Amazon or post photos on Facebook, but every time I take out a mortgage, pull out a credit card, or add money to the savings accounts for my four children to go to college, Equifax gets that information. They have one job—protect the data of their clients. They failed, and they covered it up for months. And now they want to make it as difficult as possible for me and millions of their other victims to claim our \$125 settlement (a pittance for the damage they caused, in my opinion). I filed the claim, as was laid out in the instructions. Then they enacted another hurdle, namely to show evidence that I have credit protection (which I do, since as a Foreign Service Officer serving my country for the last 15 years, my data was previously compromised by a hacking of the U.S. Department of State's systems).

According to a *New York Times* article from September 16, 2019, "Equifax exposed personal financial information, was sued by the government and settled. The government publicly touted a cash reward alternative of up to \$125 to victims without ensuring enough money had been set aside to guarantee the max amount for every possible person affected; the government backtracked on its statement; eventually, the Equifax settlement team sent a mid-weekend email adding a new hurdle for victims to claim their money."

I ask the court to ensure that I and the millions of other victims receive our agreed-upon settlement of \$125. Send a message to Equifax, and other companies like it, that they will be accountable when fail to do their job.

I have never objected to a class action settlement. Since I am currently service as Consul at the U.S. Consulate in Busan, South Korea, I am unable to attend the Fairness hearing.

Thank you for your consideration.



Daniel C. Gedacht
Busan, S. Korea

ATTACHMENT

Missed patch caused Equifax data breach

Apache Struts was popped, but company had at least TWO MONTHS to fix it

By Simon Sharwood 14 Sep 2017 at 02:09

Equifax has revealed that the cause of its massive data breach was a flaw it should have patched weeks before it was attacked.

The company has updated its www.equifaxsecurity2017.com/ site with a new "A Progress Update for Consumers" that opens as follows:

Equifax has been intensely investigating the scope of the intrusion with the assistance of a leading, independent cybersecurity firm to determine what information was accessed and who has been impacted. We know that criminals exploited a U.S. website application vulnerability. The vulnerability was Apache Struts CVE-2017-5638. We continue to work with law enforcement as part of our criminal investigation, and have shared indicators of compromise with law enforcement.

As the Apache Foundation pointed out earlier this week, it reported CVE-2017-5638 in March 2017. Doubt us? Here's the NIST notification that mentions it as being notified on March 10th.

Equifax was breached in "mid-May" 2017, realised it in July and got around to telling the world in early September. If we take "mid-May" as the 15th of the month, Equifax had nine working weeks in which to apply the patch. That its data breach was entirely avoidable is not the end of Equifax's woes, as the new Progress Update also reveals that "Due to the high volume of security freeze requests, we experienced temporary technical difficulties and our system was offline for approximately an hour at 5PM ET on September 13, 2017 to address this issue."

The company also appears to have suffered another data breach, this time in Argentina where its Bryan Krebs reports "an online portal designed to let Equifax employees in Argentina manage credit report disputes from consumers in that country was wide open, protected by perhaps the most easy-to-guess password combination ever: "admin/admin."

Source: https://www.theregister.co.uk/2017/09/14/missed_patch_caused_equifax_data_breach/

Equifax Officially Has No Excuse

A patch that would have prevented the devastating Equifax breach had been available for months.

Capping a week of incompetence, failures, and general shady behavior in responding to its massive data breach, Equifax has confirmed that attackers entered its system in mid-May through a web-application vulnerability that had a patch available in March. In other words, the credit-reporting giant had more than two months to take precautions that would have defended the personal data of 143 million people from being exposed. It didn't.

As the security community processes the news and scrutinizes Equifax's cybersecurity posture, numerous doubts have surfaced about the organization's competence as a data steward. The company took six weeks to notify the public after finding out about the breach. Even then, the site that Equifax set up in response to address questions and offer free credit monitoring was itself riddled with vulnerabilities. And as security journalist Brian Krebs first reported, a web portal for handling credit-report disputes from customers in Argentina used the embarrassingly inadequate credentials of "admin/admin." Equifax took the platform down on Tuesday. But observers say the ongoing discoveries increasingly paint a picture of negligence—especially in Equifax's failure to protect itself against a known flaw with a ready fix.

A 'Relatively Easy' Hack

The vulnerability that attackers exploited to access Equifax's system was in the Apache Struts web-application software, a widely used enterprise platform. The Apache Software Foundation said in a statement on Saturday (when rumors swirled that the March Struts bug might be to blame) that, though it was sorry if attackers exploited a bug in its software to breach Equifax, it always recommends that users regularly patch and update their Apache Struts platforms. "Most breaches we become aware of are caused by failure to update software components that are known to be vulnerable for months or even years," René Gielen, the vice president of Apache Struts, wrote.

In this case, Equifax had ample opportunity to update.

"This vulnerability was disclosed back in March. There were clear and simple instructions of how to remedy the situation. The responsibility is then on companies to have procedures in place to follow such advice promptly," says Bas van Schaik, a product manager and researcher at Semmle, an analytics security firm. "The fact that Equifax was subsequently attacked in May means that Equifax did not follow that advice. Had they done so this breach would not have occurred."

More Equifax

Penetration testers and other security researchers say that it would have been simple for an attacker to exploit the flaw and get into the system. "Once they identified Equifax's systems as vulnerable, actually exploiting the vulnerability to gain access to the Equifax servers and network will unfortunately have been relatively easy," says van Schaik, who recently discovered and disclosed a different Apache Struts bug. "It's hard to say how difficult it will have been for the attackers to get their hands on customer data once they found their way into Equifax's servers and network. But the timeline suggests that time was on the attackers' side."

After exploiting the vulnerability to gain a foothold, the attackers may have found scores of unprotected data immediately or may have worked over time—between mid-May and the end of July—to gain more and more access to Equifax's systems. "Generally when you successfully exploit a web-application bug like this you will become the system user who owns the web server process," says Alex McGeorge, the head of threat intelligence at the security firm Immunity. "Security best practices dictate that this user have as little privilege as possible on the server itself, since security vulnerabilities in web applications and web servers are so commonly exploited." In practice, though, McGeorge says that hackers could have found credentials or other information in plaintext right away if Equifax didn't have proper protections in place.

Mounting Concerns

The company's attempts at damage control have been boilerplate at best. "Equifax has been intensely investigating the scope of the intrusion with the assistance of a leading, independent cybersecurity firm to determine what information was accessed and who has been impacted," the company said in a statement Wednesday. "We continue to work with law enforcement as part of our criminal investigation."

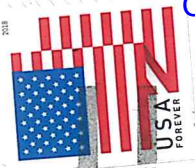
Most Popular

Lawmakers are planning two hearings to scrutinize the situation, though, and have requested detailed information about the breach from Equifax. Dozens of people whose personal data was exposed have already filed lawsuits against the company. Peter Kaplan, the acting director of public affairs at the Federal Trade Commission, told WIRED in a statement that "the FTC typically does not comment on ongoing investigations. However, in light of the intense public interest and the potential impact of this matter, I can confirm that FTC staff is investigating the Equifax data breach." And politicians have additionally called on federal watchdog and protection agencies like the Securities and Exchange Commission and the Consumer Financial Protection Bureau to initiate their own investigations.

Equifax will suffer scrutiny and losses because of the breach, but the real victims are the individuals whose data was potentially compromised. And Equifax has particular responsibility to protect its consumer data, since much of it doesn't even come from customers who directly choose to do business with the firm, but surfaces instead from credit check requests for anyone living and working in the US. "I am concerned," Immunity's McGeorge says. "This is a thing that you use whether you realize it or not, because all commerce data goes through them. You do have a stake in this."

Source: https://www.wired.com/story/telltale-heart-fitbit-murder/#intcid=recommendations_wired-right-rail-popular_f02748f7-333a-48c7-9d61-ecd807daebc7_cral-top3-1

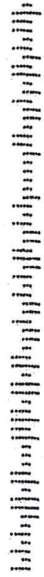
Gedacht
Unit 9600 Box 105
DPO, AP 96209



Equifax Data Breach Class Action Settlement Administrator
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418

OCT 07 2019

981119418 9500



Objection to the Equifax Data Breach Lawsuit

In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT (the “**Equifax Data Breach Lawsuit**”)

To Whom It May Concern:

I am incredibly concerned by, and hereby object to, the Equifax Data Breach Lawsuit. As we all know, approximately 147 million U.S. consumers have been affected by this data breach, and I believe the impact will likely extend through the entire lifespans of these consumers. And it seems difficult to estimate just how detrimental this will be to both the overall economy and the lives of so many families and individuals.

As far as I am aware, only \$31 million was earmarked for settlement claims for the Equifax Data Breach Lawsuit. If that number is right, that suggests that a measly twenty-one cents (\$0.21) was earmarked for each member of this settlement class. My understanding is that black market dealers happily pay much greater sums per person for the same information that had been leaked. And I am certain that many people (myself included) would pay even greater sums (certainly more than even the full \$125 that has been misleadingly advertised) to have prevented that information from being leaked in the first place. The alternate claim to the “\$125” is to receive credit monitoring for a mere 10 years. That ignores the fact that this will impact consumers for a period much longer than 10 years and that much damage can be done even with active credit monitoring. A comparison that comes to mind is someone shooting another with a shotgun and only having to pay for the opioids to numb (some of) the pain and a piece cloth that can hardly hope to stop the flow of blood from the wound. Neither remedy fully recognizes the vast damage created which far exceeds both the unsubstantial “remedy” of credit monitoring or mere “\$125”.

The remedies that this settlement brings are clearly inadequate for and unfair to the millions of effected Americans. And the current state of this settlement brings to mind the following quote: “The death of one man is a tragedy; the death of millions is a statistic.” Please, let us not allow the very real harmful and painful impact this has had and will continue to have in the coming decades on many American families to become a statistic, and one that doesn’t even register as a blip in the books of history. (Equifax’s stock price as of this writing is approximately the same as its price the day before the breach was announced.)

Also, I believe I am a member of the settlement class with respect to the Equifax Data Breach Lawsuit since I am among one of the approximately 147 million U.S. consumers identified by Equifax whose personal information was impacted by the Equifax data breach. I have not objected to any other class action settlements in the previous five (5) years. I do not intend to appear at the fairness hearing.

Sincerely,

Daniel Yi-En Huang
25 Tudor City Place, #1305
New York, NY 10017

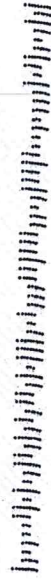
Received
SEP 26 2019
by JNDLA

Daniel Huang
25 Tudor City Place, Apt 1305
New York, NY 10017

Equifax Data Breach
Class Action Settlement Administrator
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418

SEP 26 2019

981119418 8500



Received
NOV 21 2019
by JNDLA

Daniel Komen
1850 Fulton St Apt 10
San Francisco, CA 94117

November 17, 2019

Equifax Data Breach Class Action Settlement Administrator
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418

In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

The settlement eligibility form tells me I am a member of the settlement class
(<https://eligibility.equifaxbreachsettlement.com/en/Eligibility>).

The proposed settlement is absurd. It's a bait-and-switch falsely purporting to provide \$125 while actually providing less than a dollar per member of the class, and dressing it up as victims' choice whether to accept the money or a credit monitoring service which will not actually prevent identity theft and provides only slight value on top of free credit freezes. In any case, the fact remains that about half of Americans have had their Social Security numbers exposed. Would you ever have advised me to sell my Social Security number to cybercriminals for less than a dollar?

This is the first class action settlement to which I have objected in the last five years. I am not planning to appear at the Fairness Hearing.

This is sham justice.

Sincerely,



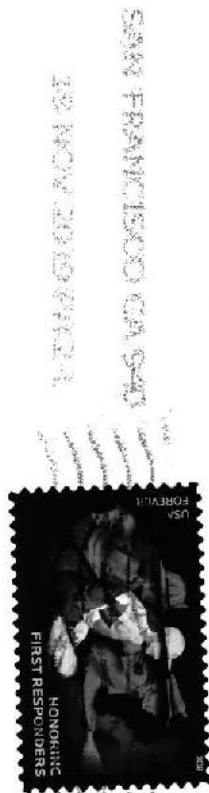
Daniel Komen

DANIEL KOMEN
1850 FULTON ST APT 10
SAN FRANCISCO CA 94117

NOV 21 2019

EQUIFAX DATA BREACH CLASS ACTION SETTLEMENT ADMINISTRATOR
ATTN: OBJECTION
C/O JND LEGAL ADMINISTRATION
PO BOX 91318
SEATTLE WA 98111-9418

55444-941818



Equifax Data Breach Class Action Settlement Administrator
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418

Received
NOV 21 2019
INDLA

Re: (1) Opting Out of the Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT, Equifax Data Breach Lawsuit

To whom it may concern:

As a Settlement Class Member, I have the right to tell the Court what I think of the settlement. I, Daniel A. Semsak object to the settlement as I don't think it is fair, reasonable, or adequate. I would like to opt out of the settlement and reserve my right to sue at a later date if identity thieves eventually succeed in causing me monetary harm.

One main reason the Court should not approve it is that the settlement amounts to only a few dollars per victim. This is insufficient to cover time and efforts made to protect my identity from thieves. It also does not cover potential future damage from eventual successful attempts to harm me monetarily.

Asked for information:

(4) A statement indicating why you think that you are a member of the settlement class: According to Equifax: "Based on the information (I) provided, (Equifax) records indicate (my) personal information was impacted by this incident." Soon after the breach, there were many attempts to take out personal loans in my name.

(5) A statement with the reasons why I object: I do not know any legal support for my objection. However, the settlement cannot cover the potential costs of more attempts to use my identity for further harm to me personally. There have been at least 18 attempts since July 21, 2017 to take out personal loans in my name with my social security number and other personal information. Undoubtedly, there will be further attempts. It is too soon to know what harm may be caused to me personally.

(6) A statement identifying all class action settlements to which you have objected in the previous five (5) years: I have not objected to any other class action settlements.

(7) A statement as to whether you intend to appear at the Fairness Hearing, either in person: I do not intend to appear at the Fairness Hearing in person. However, I am willing to be deposed by counsel for the Parties in other reasonable manners. I am available any day between 11/19/2019 and 12/5/2019 to be deposed by counsel for the Parties, with prior notice.

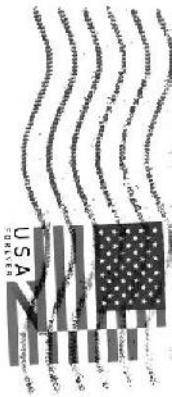
(3) 

(2) Daniel Albert Semsak, 4305 Harrison St, Bellingham, WA 98229,
Tel: 360-661-7213 E-mail: Dan.Semsak@gmail.com

Dan and Margie Semsak
4305 Harrison Street
Bellevue, WA 98029

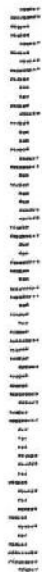
NOV 21 2019

SEATTLE WA 98101
19 NOV 2019 PM 7 L



Equifax Data Breach Class Action Settlement Admin.
Attn: Objection
c/o JND Legal Administration
PO Box 91318
Seattle, WA 98111-9418

SEATTLE WA 98101



RECEIVED IN CLERK'S OFFICE
U.S.D.C. - Atlanta

SEP 23 2019

JAMES N. HATTEN, Clerk

By:

 Deputy Clerk

17 Sep, 2019

United States District Court
Northern District of Georgia
Richard B. Russell Federal Building
2211 United States Courthouse
75 Ted Turner Drive, SW
Atlanta, GA 30303-3309

Equifax Data Breach Settlement

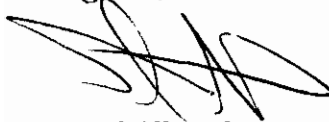
To Whom it May Concern,

According to Equifax' own online database, my personal information was compromised in their data breach of September 2017.

It is unlikely I will appear at the Farness Hearing. I am using this letter to object to the terms of the FTC settlement in this matter.

The settlement has been poorly reported, and what reporting there has been has been unclear. Awards, if any, may be too small to be of any real consequence to any of the parties to the settlement.

Regards,



David Albrecht
637 N west Knoll Dr Apt 202
West Hollywood CA 90069

TO DIRECT
637 N WEST KNOLL DR 202
W BAYWOOD CA 90669

3030333944

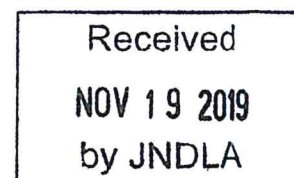
UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA
RICHARD W. KUSSEN FEDERAL BUD
2211 U.S. COURTHOUSE
75 FID TURNER DR SW
ATLANTA GA 30303-3309



LOS ANGELES CA 90008
18 SEP 2019 PM 1



David Attig
PO Box 432
Savoy, IL 61874
dnattig@gmail.com



November 1, 2019

Equifax Data Breach Class Action Settlement Administrator
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418

Dear Equifax Data Breach Class Action Settlement Administrator:

I am writing in response to Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT using the method described on the website: www.equifaxbreachsettlement.com/faq to voice my objection to the settlement agreed upon in this case.

I am a member of this settlement class as indicated through that website, and I object to the size of the settlement. Given the number of members of this class, the fund used to pay the victims is too small. If every member of the class were to opt out of Equifax providing free identity protection – as would be appropriate given the gross negligence of Equifax that caused this lawsuit in the first place – the award to members will only be a few pennies, compared to the \$125 originally promised in press releases and news articles about this settlement. More information about this can be found here: <https://www.forbes.com/sites/kateoflahertyuk/2019/08/01/ftc-confirms-equifax-cant-afford-promised-customer-payout/#378b269d5f31>

I have not objected in any class action settlements in the past. I do not intend to appear at the Fairness Hearing.

Sincerely,

David Attig

David Attig
PO Box 432
Savoy, IL 61874

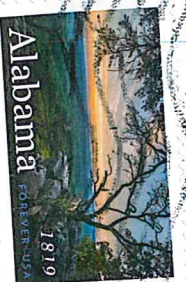
NOV 19 2019

Equifax Data Breach Class Action Settlement Administrator
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418

98111-941818



16 NOV 2019 PM 5 L



DAVID BONY
5701 W. 69th Street
Overland Park, Kansas 66204
Telephone (913) 708-1301
Fax. (816) 300-1303

October 2, 2019

Administrator
Equifax Data Breach Class Action Settlement
Attn: Objection
c/o JND Legal Administration
P.O. Box 91316
Seattle, Washington 98111-9418



Re: In re: *Equifax Inc. Customer Data Security Breach Litigation*,
Case No. 1:17-md-2800-TWT
OBJECTION to Proposed Settlement
Injured Party: David Bony

Dear Administrator:

Please be advised that I have been identified - using the Equifax Inc., Data Breach web site - as a person whose personal data was exposed due to the negligence of Equifax Inc., in the Equifax Inc., data breach incident.

Please be further advised that I OBJECT to the proposed settlement for the reason(s) that the settlement:

Is inadequate, as the four years of credit monitoring is insufficient given my personal data is now found on the "Dark Web" (information I have been provided by a credit monitoring service), and can never be expunged and so, will remain there where it will be sold by the thief(s) for the rest of my life,

The proposed money settlement is inadequate for the reason it does not consider future damages I may sustain to my personal credit and credit worthiness as used by Banking Institutions as a result of the negligence of Equifax Inc.,

The proposed settlement is inadequate for the reason it contains no provision - as I can tell - to punish Equifax Inc., for acting with gross negligence and wanton disregard for people like myself and our personal data, and failed to inform me of the breach in a timely manner when it discovered the data breach, so as to dissuade it in the future from similar bad behavior and, to keep other credit monitoring entities within the industry from acting with similarly negligent and bad behavior as well.

Please be advised that I have NEVER objected to a class action settlement and specifically to one within the last five years.

Please be advised that I am a duly licensed attorney and member of the Missouri Bar Association and have been so licensed and actively practicing law for

the last forty-two years and, will be representing myself in this matter. That I am licensed in the United States District Courts for the Districts of the Western District of Missouri and the District of Kansas, where I have represented client's on administrative law and diversity of citizenship business matters. And that I will be acting as my own attorney in this Objection matter and my hourly rate is \$350.00 per hour.

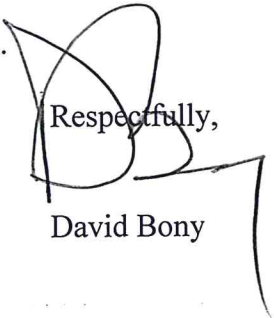
In the capacity of my representation I have thus far expended approximately five hours on this matter but find it impossible to – at this time – inform the Administrator of the amount of time I anticipate I will expend in objecting to the proposed settlement.

Please be further advised, that I am available for deposition at any date between the 11th of November 2019 and the 15th of November 2019, given sufficient time to arrange to be present.

Thank you for your consideration.

Respectfully,

David Bony



David Bony
5701 W. 69th Street
Overland Park, Kansas 66204

WABAS CITY 640

US OCT 2019 94131

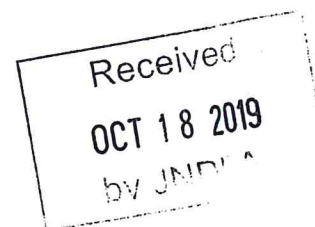


OCT 07 2019

Administrator
Equifax Data Breach Class Action Settlement
Attn: Objection
c/o JND Legal Administration
P.O. Box 91316
Seattle, Washington 98111-9418

98111-941815





Equifax Data Breach Class Action Settlement Administrator

Attn: Objection

c/o JND Legal Administration, P.O. Box 91318, Seattle, WA 98111-9418

To the Court:

I am writing with regard to Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

I am a settlement class member and was one of the 147 million people affected by the breach. This is confirmed when I look up my data on <https://www.equifaxbreachsettlement.com/> -- the site indicates that my data was compromised.

I write to object to:

1. The paltry \$125 of compensation offered me. In no way does this adequately compensate for the exposure of my personal financial data, the future uncertainty imposed on me, the emotional and psychological distress of knowing that personal data was exposed, or the potential financial cost of future consequences of the data exposure (that may occur years into the future).
2. The fact that Equifax has not set aside sufficient funds to pay the \$125 per claimant.
3. The FTC's inadequate response to Equifax's failure to set aside sufficient funds. The FTC states that "consumers who select that option may not receive the \$125 they had expected" This is a failure on the part of the FTC and the settlement. (<https://www.ftc.gov/news-events/press-releases/2019/07/ftc-encourages-consumers-opt-free-credit-monitoring-part-equifax>)

The terms of the settlement were deceptive and the response to this initial misinformation has been wholly inadequate.

To add insult to injury, CBS reports that former Equifax CEO Richard Smith walked away from the company with \$20 million in stock bonuses, medical bills paid for life, a \$24 million pension, and "\$50,000 in tax and financial planning services". <https://www.cbsnews.com/news/equifax-data-breach-settlement-disgraced-former-ceo-getting-nearly-20-million-in-bonuses-after-the-hack/> This puts the pathetic compensation and penalty that Equifax is paying into perspective: here is a company that failed in its duty to protect consumers, then failed to adequately provide compensation, yet rewarded those who oversaw the debacle. I expect the court to do better.

Here is my "statement of all class action settlements to which you have objected in the previous five (5) years": None, except this letter.

I will not be able to attend the Fairness Hearing. Doing so would impose yet more cost and time that would, I assume, fail to be compensated for by Equifax.

Yours,

David G Haskell

4106 Riverside Ave, Boulder CO 80304

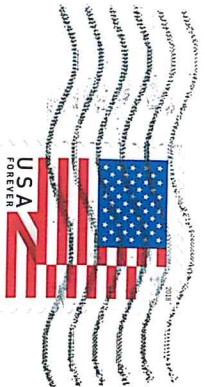


~~8182 Maryland Ave~~
~~Clayton, Missouri 63105~~

70655W
4106 Riverside Ave
Boulder CO 80304

OCT 18 2019

DENVER CO 802
15 OCT 2019 PM 2 L



Expire Data Breach Class Action Settlement
Administrators

Attn: Objectors

c/o SUD Legal Administration
PO Box 91318

Seattle WA 98111-9418
98111-9418 1800



21 September 2019

Equifax Data Breach Class Action Settlement Administrator
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418

Received
SEP 25 2019
by JNDLA

In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

I am a member of the settlement class as my personal information was exposed by Equifax. My claim number is P29WQX6M74.

I feel deceived by the terms of the settlement. I learned recently that Equifax earmarked only \$31 million for claims related to their failure to do their one job – to keep our personal information secure. That is less than 5% of the \$700 million that members of the class were led to believe would be available on announcement of Equifax' settlement with the Federal Trade Commission. Equifax should be compelled to pay \$700 million directly to class members, in addition to any penalties they pay to the government and legal fees.

To the best of my recollection, I have not objected to any other class action settlements in the previous five years.

I do not intend to appear at the Fairness Hearing.

Sincerely,

A handwritten signature in black ink, appearing to read 'David Aaron Katz', with a stylized flourish at the end.

David Aaron Katz
2616 SE 35th Place
Portland OR 97202

David Katz
2616 SE 35th Pl
Portland, OR 97202

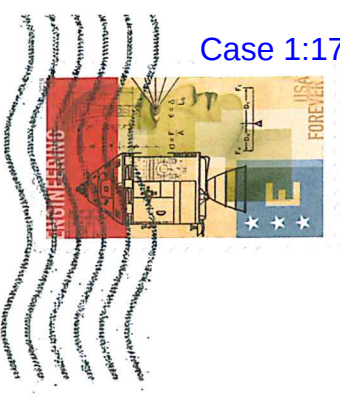


PORTLAND OR 972

23 SEP 2019 PM 3 L

SEP 25 2019

Equifax Data Breach Class Action
Settlement Administrator
Attn: Objection
c/o JND Legal Administration
POB 91318
Seattle WA 98111-9418
98111-941818



David E. Law
7555 Charmant Dr Unit 1112
San Diego, CA 92122
September 20, 2019

Equifax Data Breach Class Action Settlement Administrator
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111



In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT

To the Equifax Data Breach Class Action Settlement Administrator:

I am a member of the settlement class for the Equifax Data Breach. I was affected by the breach (per Equifax's breach website) and have requested compensation as a part of the class action settlement. Since I already have free credit monitoring services through my bank, I have requested cash compensation from the settlement.

I am writing this letter to object to the terms of the class action settlement. For the rest of our lives, I and 147 million other Americans will no longer have control over our personal data. We will continually wonder if this will be the week that our personal information is sold and used against us. We may never know if our information is used to manipulate us, stalk us, or influence the course of our lives. I could, at any time, have to spend dozens of hours cleaning up an identity theft incident. All of these risks were forced upon me and the other Plaintiffs by the Defendants, without our consent or acknowledgment. The compensation that we may receive for these perils is guaranteed at a minimum of about 21 cents. Is this justice?

I'm not a lawyer, but I am a cybersecurity professional. I realize that it's difficult to keep information secure. However, I also realize that the Defendants were demonstrably negligent with an enormous amount of incredibly sensitive data. I am objecting to the terms of this settlement that allow the Defendants to pay only \$31 million to the actual victims of their negligence.

I have never objected to a class action settlement before. I will likely not be able to attend a Fairness Hearing unless held in San Diego, and I do not intend to send a lawyer in my stead.

Sincerely,

A handwritten signature in black ink, appearing to read "David E. Law".

David E. Law

David Law
7555 Charmant Dr
Unit 1112
San Diego, CA 92172

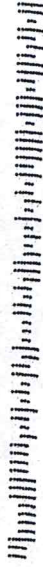
SAN DIEGO CA 921

26 SEP 2019 PM 3 L

Equifax Data Breach Settlement Admin
Attn: Objection
c/o JND Legal Administration
PO Box 91318
Seattle, WA 98111

SEP 30 2019

98111-941818



Equifax Data Breach Class Action Settlement Administrator
Attn: Objection
c/o JND Legal Administration
P.O. Box 91318
Seattle, WA 98111-9418



In re: Equifax Inc. Customer Data Security Breach Litigation, Case No. 1:17-md-2800-TWT,

Sonja Glaaser Miller and David Weston Miller

5401 SE 44th Ave, Portland Oregon 97206

We have each filed and have been told we have a valid claim. Our claim numbers are:

PMGJ3DKL8C and PE8C5MYG9D

We requested and paid for a credit freeze in 2017 for each credit bureau so do not need credit monitoring because a credit check for new accounts cannot be made without us unfreezing our information. Therefore to have paid credit monitoring as required in the most recent notice on this settlement would be redundant.

We want the \$125 settlement check for each of us as offered, as it helps compensate for paying to have our credit information frozen and as minor reparation for Equifax losing our data.

We have not objected to any class action settlements in the past 5 years.

We do not intend to appear at the Fairness Hearing nor have we obtained an attorney.

We do hope the judge will read this letter.

Sincerely,

Sonja Glaaser Miller and David Weston Miller

Two handwritten signatures in blue ink. The first signature is "Sonja Glaaser Miller" and the second is "David W. Miller".

Ms. Sonja G. Miller
5401 SE 44th Ave.
Portland, OR 97206



PORTLAND OR 972

30 SEP 2019 PM 5 L



Equifax Data Breach Class Action
Settlement Administrator
ATTN: Objection
c/o JND Legal Administrator
P.O. Box 91318
Seattle WA 98111-9418

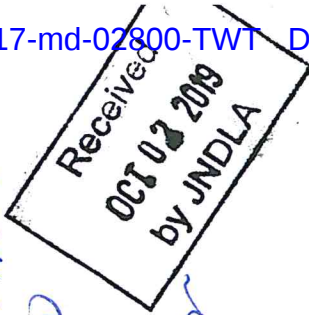


EXHIBIT 2

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF GEORGIA**

In re: Equifax Inc. Customer Data
Security Breach Litigation

MDL No. 17-2800-TWT

CONSUMER ACTIONS

THEODORE H. FRANK and
DAVID R. WATKINS,

Chief Judge Thomas W. Thrash, Jr.

Objectors.

DECLARATION OF DAVID R. WATKINS

I, David R. Watkins, declare as follows:

1. I have personal knowledge of the facts set forth herein and, if called as a witness, could and would testify competently thereto.

2. My address is 2769 Sommet Drive, Salt Lake City, Utah 84117.

3. I am a class member in this matter. I object to the settlement and class counsel's fee request on behalf of the entire class, and also specifically to the members of the settlement class with state-law statutory damages claims, for the reasons in my objection filed by my attorneys.

4. I plan to appear at the Fairness Hearing through my counsel Melissa A. Holyoak, Hamilton Lincoln Law Institute, 1629 K St. NW, Suite 300, Washington, DC 20006. Her phone number is (573) 823-5377. Melissa Holyoak is my sister.

My class membership

5. Through the assistance of counsel, I verified on the settlement website, www.equifaxbreachsettlement.com, that I was a class member by entering my last name and the last six digits of my social security number and submitted a claim form on the settlement website on October 9, 2019. My claim number is P489M-X27GD.

6. I chose to receive a cash payment instead of credit monitoring. On my claim form I mistakenly indicated that my credit monitoring is with American Express. Instead, I have credit monitoring with Credit Journey through my Chase Bank credit card. I intend to have it for at least six months.

7. At the time of the September 7, 2017 Equifax data breach, I was residing at 2769 Sommet Drive, Salt Lake City, Utah 84117 and was a citizen of Utah.

8. I am available for deposition in Salt Lake City, Utah on November 20, 21, 22 and December 4.

9. I have not objected to any other class-action settlements in the last five years.

10. I bring this objection in good faith. I have no intention of settling this objection for any sort of side payment. Unlike many objectors who attempt or threaten to disrupt a settlement unless plaintiffs' attorneys buy them off with a share of attorneys' fees, it is my understanding and belief that CCAF does not engage in *quid pro quo* settlements and will not withdraw an objection or appeal in exchange for payment.

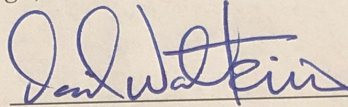
11. Thus, if contrary to CCAF's practice and recommendation, I agree to withdraw my objection or any subsequent appeal for a payment by plaintiffs' attorneys or the defendant(s) paid to me or any person or entity related to me in any way without court approval, I hereby irrevocably waive any and all defenses to a motion seeking disgorgement of any and all funds paid in exchange for dismissing my objection or appeal.

12. The specific grounds of my objection are identified in my objection filed by my attorney. I am not an attorney, and I am relying on my attorneys for their understanding of the legal specifics, but I find the settlement objectionable because it is my understanding that I have claims under Utah

law for statutory damages of \$2,000 that I am giving up even though I am receiving the same relief as all other class members, while the class action attorneys are seeking tens of millions of dollars of payments above their normal hourly rates.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on November 18, 2019, in Chicago, Illinois.

A handwritten signature in blue ink, appearing to read "David Watkins", written over a horizontal line.

David R. Watkins